



Whether an independent agent or a large international franchise, most sellers of travel provide professional service and an enjoyable travel experience; however, some scammers cheat the public and create problems for travelers and agents. The Florida Sellers of Travel Act charges the Florida Department of Agriculture and Consumer Services (FDACS) with regulating the travel industry. The purpose of this regulation is to protect consumers and provide a positive business environment for law-abiding sellers of travel.

The following tips will help you to avoid becoming a victim of travel fraud



Know Who You're Dealing With

Ask friends or co-workers for referrals. Find out if the seller of travel is registered with FDACS and if any complaints have been filed against them. This can be done by utilizing the "Business Search" at FloridaConsumerHelp.com or by calling 1-800-HELP-FLA (435-7352).



Use a Credit Card

When using a credit card, there is an extra layer of protection under the Fair Credit Billing Act. According to federal law, a consumer's personal liability for fraudulent charges on a credit card cannot exceed \$50. Never give credit card or checking account numbers over the telephone unless you initiated the call and are certain of the company's credentials.



Verify Arrangements

Get the details of your vacation in writing and a copy of the cancellation and refund policies before making a purchase. Ask for the specific names, addresses and telephone numbers of the lodgings, airlines and/or cruise ships you'll be using. Consider contacting these businesses directly to verify arrangements.

(Continued on reverse)



**Florida Department of
Agriculture and Consumer Services**



PROTECT your **TRAVEL** Investment



Read Before You Sign

A signature on a contract indicates that you acknowledge and accept its terms and conditions. Read the entire contract thoroughly, and look for fees that may not have been included in the original offer. These extra fees can be for upgrades, date changes, resort fees or for not attending the resort tour or presentation. Take notice of terms like “subject to availability,” which means you may not get the accommodations you want when you want them, or “blackout periods,” which are blocks of dates, usually around holidays or peak seasons, when no discount travel is available.



Free Doesn't Always Mean Free

Be skeptical of unsolicited postcards or telephone calls announcing that you have been selected to receive a free vacation. If it sounds too good to be true, it probably is! There are airlines and other well-known companies that sometimes operate contests with travel prizes. However, there are also companies that offer “free” trips as thinly-veiled ploys to obtain credit card information or to bait people into buying their products or services. The business may claim they need your credit card or bank account information for identification or verification purposes. They don't! These account numbers should only be used to bill you for goods or services that you have agreed to purchase.



Travel Insurance

Travel insurance or trip insurance can be a good way to minimize the risk of losing large amounts of money if something unexpected were to prevent you from taking your trip. Before purchasing travel insurance, you should read the fine print to be aware of any coverage exclusions and verify that the company providing the insurance coverage is licensed in the state of Florida by using the Licensee Search at MyFloridaCFO.com.



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